

Heartland Integrated Hospitality Group

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Heartland

Commitment to Fairness and Transparency



Know your rights!

The Merchant Bill of Rights was established to promote fairness and transparency in credit, debit and prepaid card processing. Proposed as an industry standard, it educates business owners like you about the complexities of card processing and managing the associated costs.

- 1** The right to know the fee for every card transaction – and who's charging it.
- 2** The right to know the markup of card brand fee increases.
- 3** The right to know all card brand fee reductions.
- 4** The right to know all transaction middlemen.
- 5** The right to know all surcharges and bill-backs.
- 6** The right to real-time dedicated service.
- 7** The right to encrypted card numbers and secure transactions.
- 8** The right to real-time fraud and transaction monitoring.
- 9** The right to reasonable equipment costs.
- 10** The right to live customer support 24/7/365.

MERCHANT BILL of RIGHTS

To learn more about your rights,
visit HeartlandPaymentSystems.com

For more information please visit: www.MerchantBillofRights.org

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Commitment to Fairness and Transparency

- Our pricing model features true Interchange Plus pricing. No hidden fees
- Heartland believes in transparency and we are proud to show our profit on the front page of our processing statements as summarized below:

HPS Deposits & Fees At A Glance

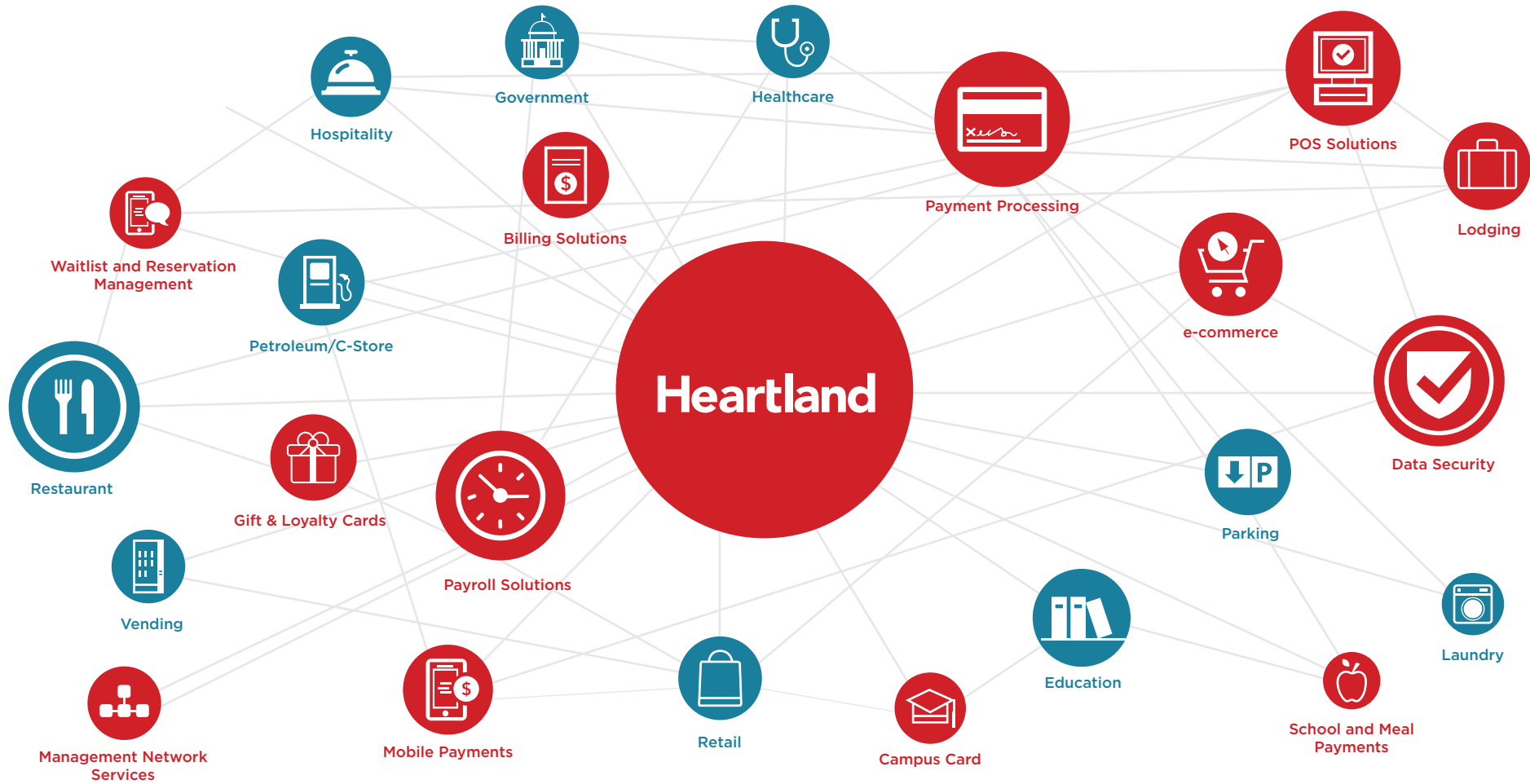
Visa Deposits:			\$292,918.76
	Less Visa Pass-thru Interchange & Fees:	\$4,851.52	
	Total Visa Pass-thru Interchange & Fees:	<u>\$4,851.52</u>	
MasterCard Deposits:			\$86,227.34
	Less MasterCard Pass-thru Interchange & Fees:	\$1,720.31	
	Total MasterCard Pass-thru Interchange & Fees:	<u>\$1,720.31</u>	
Discover Deposits:			\$8,409.95
	Less Discover Pass-thru Interchange & Fees:	\$196.14	
	Total Discover Pass-thru Interchange & Fees:	<u>\$196.14</u>	
	Less Heartland Payment Systems Processing Fees:	\$919.11	
	Less Other Processing and One-Time Fees:	\$0.00	
	Total Processing and One-Time Fees:	<u>\$919.11</u>	
Total Deposits:			<u>\$387,556.05</u>
Total Credit Card Fees:			\$7,687.08

Superior Service at Heartland Service Center



Heartland's Midwest-based state-of-the-art service center is home to more than 1000 Customer Advocates and Service Employees who provide equipment, application, software and network support to over 400,000 merchants across the country – 24 hours a day, 365 days a year.

Heartland Products & Industries



Custom Industry Solutions

- Restaurant / Bar
- Hospitality
- Retail
- Liquor stores
- Grocery
- Gas / Convenience Store
- Healthcare
- Municipalities
- Education
- Non-profit
- Laundry / Parking /
Vending

Heartland Products

- Merchant Services
- Payroll & HR Support
- Heartland Hire
- Gift and Loyalty Cards
- Mobile Payments
- Lending
- Point-of-Sale
- E-Commerce
- Billing Solutions
- School Payments

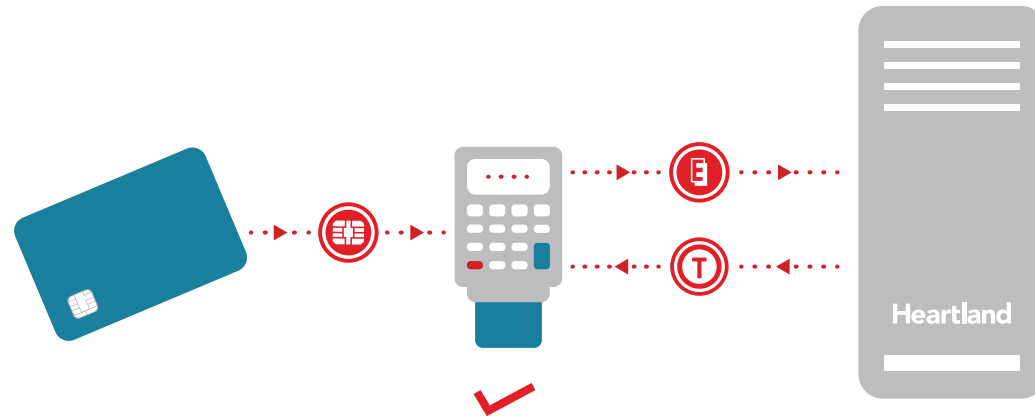
Heartland Card Processing

- Direct Processor for Visa, MasterCard, Amex, & Discover
- Authorization and settlement platforms
- Fair pricing model for processing and equipment
- Award-winning 24/7 service and support
- 3-year pricing guarantee

3-year Pricing Guarantee

- Full Disclosure of all fees and profitability
- No increase in profit margin during the 3-year term
- No “junk fees” No “rate creep”
- True pass through pricing – including decreases

Heartland Secure



- **Most** secure card processing solution in the industry
- Backed by a comprehensive warranty
- Combination of Europay MasterCard Visa (EMV), end-to-end encryption and tokenization
- Customer's credit card data protected as soon as the card is used, making all card data completely useless to hackers.

Heartland Payroll Services

- Compliance with local, state and federal tax laws and regulations
- Pay via check, direct deposit or Visa debit card
- Reporting for all W-2, 1099 and seasonal employees
- Industry-specific reporting at no additional charge
- Eliminate the “nickel and dime” fees common to industry
- HR Support Center

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